

# The DOs and DON'Ts about funerals.

Do plan, because not to plan, is to do ourselves a great disservice.

## DO THIS

- *Start with your family first.* Determine which type of funeral you would like and figure out the items you need: religious, secular; private/family only, public; formal, informal; burial, cremation, aquamation.
- *Remember that funerals are a 'distress purchase'.* Even super-savvy shoppers let their brains go on vacation when they buy one of the most emotionally fraught and potentially costly services. You don't walk into the car dealer with a blank cheque and you shouldn't do it at the undertaker's. (Funeral Consumers Alliance, US). Be cautious. *Decide on a budget that has an upper price limit before you buy a funeral package.*
- *Telephone shop before you visit funeral providers.* Make sure you know what you are asking for. Compare like for like especially with merchandise such as coffins, flowers, books, photos, and so on.
- *Be methodical.* Work with lists. Keep notes as you would when making any major purchase. The reality is shopping around will most likely save the family thousands of dollars.
- *Understand that a DIY or Direct It Yourself funeral is legal and achievable.* For centuries, before undertakers and funeral directors, families arranged and conducted their own funerals with love and dignity.
- *Beware of the funeral industry.* As a whole, the industry rewards sales performance. The big brands appear to be the most expensive. But when all is said and done, a funeral provider is little different to a car dealership – it is just selling a different product. Unfortunately for many families, they don't know the first thing about the product until they need it desperately. It should also be said, there are many honest, hard working people in the industry who really want to please grieving families. Trying to work out which are the good ones and which are the bad ones can be tricky. It's a case of buyer beware. Nobody is doing anything illegal as such. Many businesses operate this way. The real problem is that most families do not expect them to behave like this and, sadly, that is where the problems stem from.
- *As they say, make like an accountant or solicitor.* Keep files up to date. Make sure you can put your finger on the necessary papers needed during this time, especially the Will, Advance Health Care Directives (AHCD), Enduring Guardian, Power of Attorney, Advance Death Care Directive (ADCD).
- *Read the small print before signing any contract.*
- *Start a funeral file and be prepared to do some research in preparation for the next funeral.* Don't leave it to the last minute. Do talk with family and friends. Do share experiences.

## DON'T DO THIS

- *Rely on the Funeral Salesperson to help you decide what to do.* Because the funeral sales person has others to please, besides your family. Your family is a means-to-an-end for the funeral sales person. The sales person uses your family to get his /her commission (The more you spend, the more he/she makes). The salesperson wants to please her/his boss more than she/he wants to please your family. They please their boss by encouraging you to buy the more expensive merchandise and services.
- *Argue in front of the funeral sales person.* Family arguments are a salesperson's dream come true.
- *Give all your details to a funeral provider.* Wait until you have negotiated the price of the funeral service and merchandise before disclosing details about you and your family.
- *Buy on your first visit to the funeral provider.* If possible wait two or three days before locking in any arrangements. "If you buy today, we will give you this discount. But tomorrow we go back to our regular prices." As a minimum, tell the funeral salesperson, "We are going to lunch to think about this." Call a trusted friend, someone who can be a little more objective. Getting a better deal is not being a cheap-skate. It's you looking after your interests and *putting your family first.* The first **DO**.
- *Fall for high pressure advertisements selling funeral insurance AND there is no need to lock yourself into pre-paid funeral plans.* Open a self managed savings account. They provide just as much flexibility.
- *Be persuaded that how much you spend has anything to do with how much you cared for the deceased.* The two are not to be confused. **Never** allow yourself to be told otherwise.

References:

<http://www.funeralnegotiator.com/>

Funeral planning and your options – who can run a funeral ceremony?

<http://kristiewest.com/2011/05/12/funeral-planning-and-your-options-who-can-run-a-funeral-ceremony/>

<http://lifestacker.com/you-dont-have-to-spend-a-ton-on-a-funeral-heres-why-509099464>

Funeral Help <http://www.funeral-help.com/about.html>  
10 step funeral guide:

<https://www.finalfling.com/funerals-celebrations/when-someone-dies/ten-step-guide>

Get it in black and white

<http://www.planningaheadtools.com.au/>

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